	Application No.	Applicant(s)	
Notice of Allowability	09/975,241	POLK, JOHN	
	Examiner	Art Unit	
	Hani Kazimi	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *1/18/08*.

2. ☒ The allowed claim(s) is/are *396-404 and 440-455*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some*   c) ☐ None of the:

      1. ☐ Certified copies of the priority documents have been received.

      2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

      3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

    * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

    (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

        1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .

    (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of
        Paper No./Mail Date _____ .

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☒ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____ .

7. ☒ Examiner's Amendment/Comment

8. ☐ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691

DETAILED ACTION

1.   This communication is in response to Applicant's amendment filed on January

18, 2008. Claims 396-404 and 440-455 are pending in this application.

Examiner's Amendment

2.   An examiner's amendment to the record appears below. Should the changes

and/or additions be unacceptable to applicant, an amendment may be filed as provided

by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be

submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview

with attorney Erika H. Armer on January 18, 2008. The application has been amended

as follows:

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the

application:

1 - 395.   (Cancelled)

396.   (Currently amended) A computer-implemented method by an accumulator

agency of processing through a bank a child support disbursement from a governmental

state entity of the United States, wherein the accumulator agency, the bank, and the

state are separate entities, comprising the steps[[, performed by a processor,]] of:

transmitting by the accumulator agency, using a computer processor, through the

bank child support disbursement information to the state;

receiving at the accumulator agency, using a computer processor, through the

bank child support disbursement transaction information from the state regarding

authorization for the child support disbursement as an addendum transaction; and

executing by the accumulator agency, using a computer processor, through the

bank the child support disbursement to a recipient.

397.   (Previously presented) The method of claim 396, wherein the transmitting

step occurs by an addendum-based EDI transaction.

398.   (Previously presented) The method of claim 396, wherein the executing

step includes the substep of paying the recipient via one of paper check, direct deposit,

and debit deposit.

399.   (Previously presented) The method of claim 396, further comprising the

step of: issuing an invoice for the child support disbursement.

400.   (Previously presented) A system at an accumulator agency for processing

through a bank a child support disbursement from a governmental state entity of the

United States, wherein the accumulator agency, the bank, and the state are separate

entities, comprising:

a transmitting <u>hardware</u> component configured to transmit by the accumulator

agency through the bank child support disbursement information to the state;

a receiving <u>hardware</u> component configured to receive at the accumulator

agency through the bank child support disbursement transaction information from the

state regarding authorization for the child support disbursement as an addendum

transaction; and

an executing <u>hardware</u> component configured to execute by the accumulator

agency through the bank the child support disbursement to a recipient.

401.   (Previously presented) The system of claim 400, wherein the transmitting

component occurs by an addendum-based EDI transaction.

402.   (Previously presented) The system of claim 400, wherein the executing

component further includes a child support paying component configured to pay the

recipient via one of paper check, direct deposit, and debit deposit.

403.   (Previously presented) The system of claim 400, further comprising an

issuing component configured to issue an invoice for the child support disbursement.

404.   (Previously presented) A computer usable medium storing instructions

that, when executed, cause a computer at an accumulator agency to perform a method

for processing through a bank a child support disbursement from a governmental state

entity of the United States, wherein the accumulator agency, the bank, and the state are

separate entities, the method comprising:

transmitting by the accumulator agency through the bank child support

disbursement information to the state;

receiving at the accumulator agency through the bank child support

disbursement transaction information from the state regarding authorization for the child

support disbursement as an addendum transaction; and

executing by the accumulator agency through the bank the child support

disbursement to a recipient.

405-439. (Cancelled)

440.   (Currently amended) A computer-implemented method by an accumulator

agency of accumulating a child support payment through a bank and processing a child

support disbursement to a governmental state entity of the United States, wherein the

accumulator agency, the bank, and the state are separate entities, comprising the

steps[[, performed by a processor,]] of:

instituting at the accumulator agency, using a computer processor, the child

support payment with child support disbursement information from an employee to a

recipient through an employer;

receiving the child support payment and the child support disbursement

information at the accumulator agency, using a computer processor, from the employer;

initiating by the accumulator agency, using a computer processor, the child

support payment through the bank as a debit transaction;

transmitting by the accumulator agency, using a computer processor, the child

support disbursement to the state as a first addendum transaction;

receiving at the accumulator agency, using a computer processor, child support

disbursement transaction information from the state regarding the child support

disbursement to the recipient as a second addendum transaction; and

executing by the accumulator agency, using a computer processor, the child

support disbursement to the recipient.

441.   (Previously presented) The method of claim 440, further comprising the

step of:

issuing an invoice for the child support disbursement to the recipient.

442.   (Previously presented) The method of claim 440, wherein the child

support payment is an alimony child support payment.

443.   (Previously presented) The method of claim 440, wherein the child

support payment is a payment on a judgment.

444.   (Previously presented) The method of claim 440, wherein the child

support payment is a payment on an attachment.

445.   (Previously presented) The method of claim 440, wherein the employee is

a noncustodial parent.

446.   (Previously presented) The method of claim 440, wherein the recipient is

a custodial parent.

447.   (Previously presented) The method of claim 440, wherein the executing

step further includes the substep of paying the recipient via one of paper check, direct

deposit, and debit deposit.

448.   (Currently amended) A system at an accumulator agency for

accumulating a child support payment through a bank and processing a child support

disbursement to a governmental state entity of the United States, wherein the

accumulator agency, the bank, and the state are separate entities comprising:

an instituting <u>hardware</u> component configured to institute at the accumulator

agency the child support payment with child support disbursement information from an

employee to a recipient through an employer;

a first receiving <u>hardware</u> component configured to receive the child support

payment and the child support disbursement information at the accumulator agency

from the employer;

an initiating <u>hardware</u> component configured to initiate by the accumulator

agency the child support payment through a-the bank as a debit transaction;

a second transmitting <u>hardware</u> component configured to transmit by the

accumulator agency the child support disbursement to a-the state as a first addendum

transaction;

a receiving <u>hardware</u> component configured to receive at the accumulator

agency child support disbursement transaction information from the state regarding the

child support disbursement to the recipient as a second addendum transaction; and

an executing <u>hardware</u> component configured to execute by the accumulator

agency the child support disbursement to the recipient.

449.   (Previously presented) The system of claim 448, further comprising: an

issuing component configured to issue an invoice for the child support disbursement to

the recipient.

450.   (Previously presented) The system of claim 448, wherein the child

support payment is an alimony child support payment.

451.   (Previously presented) The system of claim 448, wherein the child support payment is a payment on a judgment.

452.   (Previously presented) The system of claim 448, wherein the child support payment is a payment on an attachment.

453.   (Previously presented) The system of claim 448, wherein the employee is a noncustodial parent.

454.   (Previously presented) The system of claim 448, wherein the recipient is a custodial parent.

455.   (Previously presented) The system of claim 448, wherein the executing component further includes a child support paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

456-483.   (Cancelled)

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

Conclusion

3.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hani Kazimi whose telephone number is (571) 272-6745. The examiner can normally be reached Monday-Friday from 8:30 AM to 5:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO

Customer Service Representative or access to the automated information system, call

800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Hani M. Kazimi/

Primary Examiner, Art Unit 3691